

# **Title of the Diploma Thesis**

Bank account

## **Abstract**

The first part of the thesis deals with the account from the perspective of legal theory. It is examined the nature, characteristic elements and brief historical development. Following an analysis of the account as an object of property rights. In the chapter Legislation of the account under the Civil Code the thesis provides an analysis of provisions that affect the obligations of the account agreement. A part of this chapter is dedicated to a division of accounts under the existing scheme of the Civil Code. Regulation of other than a payment account and bankbook will be mentioned only in passing. Furthermore, the work deals with the analysis of rights and obligations being performed in relation to the provision of payment services, comprehensively regulated by the Payment System Act. Due to the fact, that the form of the Payment System Act has been significantly influenced by the european legislation, the thesis reflects, in appropriate cases, to the wording of the so-called Payment Services Directive. The final part describes fundamental changes in the provision of payment services going in connection with the adoption of the Directive 2014/92/EU of the European Parliament and of the Council of 23 July 2014 on the comparability of fees related to payment accounts, payment account switching and access to payment accounts with basic features.

## **Key words**

account, payment account, payment transaction, to provide payment services, Payment System Act, Payment Services Directive